WE CLAIM:

1.   A system for making payments to a plurality of third party payees from a single credit card purchase in which a credit card is used, the system comprising:

at least one computer located at a merchant or retailer location, the computer including software therein for calculating commissions and other fees due to third parties from a credit card purchase;

said at least one computer including means for causing multiple party payment information indicating to whom payments are due from the credit card purchase to a credit card company; and

means for enabling one of the credit card company and the at least one computer to pay fees due to a plurality of third parties from the credit card purchase based upon the multiple party payment information received by the credit card company from the merchant or retailer.

2.   The system of claim 1, further comprising a communication link connecting the at least one computer to the credit card company, the link permitting the at

4 least one computer to instruct the credit card company to

5 make multiple payments to parties related to the

6 transaction.

1   3.   The system of claim 2, wherein the credit card

2 company includes one of an issuing bank, an acquiring

3 processor, and a receiving bank.

1   4.   The system of claim 1, wherein the at least one

2 computer includes means for accessing an account of the

3 customer via the credit card company and debiting an

4 amount of price of sale, tax and fees, and means for

5 automatically crediting accounts of the seller and third

6 parties by amounts owed them relating to the purchase.

1   5. A method of making payments to a plurality of

2 third party payees from a single credit card purchase in

3 which a credit card is used, the method comprising the

4 steps of:

5   a consumer initiating a credit card transaction

6 purchasing goods or services from a merchant or retailer

7 using a credit card via a packet switched data network

8 such as the Internet;

9   at least one computer at a location of the

10 merchant or retailer, the at least one computer totaling

11 price of the goods or services, taxes thereon, freight

12 and other fees, thereby resulting in a total price;

13   charging the total price to the consumer's

14 credit card, thereby completing the credit card

15 transaction;

16   the at least one computer determining

17 commissions, taxes, freight, and other fees due to third

18 parties for the transaction; and

19   the at least one computer causing multiple

20 payment instructions to be forwarded to a credit card

21 company, the multiple payment instructions being

22 indicative of third parties to whom payment amounts are

23 owed for the transaction.

1 6. The method of claim 5, further comprising the

2 credit card company causing the third parties to be paid

3 amounts owed to them for the transaction, based upon the

4   multiple payment instructions from the at least one

5   computer.